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Muscle Shoals Chapter
Winter 2020 Issue



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MS CHAPTER TVARA QUARTERLY MEETING

Spring is almost here. Our chapter is ready for a new year of providing community support and having a lot of fun.

Please make plans to attend our next Chapter Meeting March 11th at 10:00 A.M. The location of the meeting has been changed due to construction at the TVA Community Credit Union. Our meeting will be at the Listerhill Credit Union Auditorium, 4790 Second Street Muscle Shoals, Alabama (Across from Constellium –the former Reynolds Plant).

The program will be a presentation from a representative of "Sleep in Heavenly Peace". This is an organization that builds and provides bunk beds to children in need.

Lunch will be provided by the TVA Credit Union,

I look forward to seeing you there.

Tim Cornelius

While conducting business throughout your day, how many times does someone call you by name?



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Special Thanks to non-advertising
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TVA Power Service Shops

Upcoming Events

Wednesday, March 11, 2020, 10:00 a.m.
New Project Proposal – “Sleep in Heavenly Peace”
Free Lunch and Door Prizes
Listerhill Credit Union, 4790 East Second Street Muscle Shoals

Tuesday, June 16, 2020, 9:30 a.m.
Annual Picnic and Health Fair
Program: Health, Fitness, & More
Great Door Prizes (hundreds of dollars)
Florence/Lauderdale Coliseum

Wednesday, September 9, 10:00 a.m.
TVARA Endowed Scholarship & Essay Winner Presentations
Free Lunch and Door Prizes
Wilson Dam Road TVA Community Credit Union

Wednesday, December 9, 10:00 a.m.
Program to be Announced
Free Lunch and Door Prizes
Wilson Dam Road TVA Community Credit Union

Our Advertisers

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Tennessee Valley Arts Assoc. UNA Continuing Ed

United Cerebral Palsy

Meet your Muscle Shoals TVARA Board Members

President, Tim Cornelius

Vice President, Vacant

Treasurer, Joan Marsh

Secretary, Carol Sherer

TVARA Picnic Manager, Henry Long

Garden Program Mgr., Vacant

Hospitality, MJ Ligon

Scholarship Program, John Ingwersen

Newsletter: John Ingwersen, Janice Berry

Board Members: John Blackwell, Cameron Kay, Jim Green, Bill Baggett

Problems with benefits, pharmacy? Contact TVA Service Center 888-275-8094.

Comments/Recommendations/Articles for Newsletter? Send to jtingwersen@gmail.com.

The Gerald Williams Cooperative Garden Program

By John Blackwell

For many years now the TVARA has been actively involved with sponsoring the Gerald Williams Cooperative Garden program. The program provides plants, seed, and fertilizer to low income families in Colbert, Lauderdale, and Franklin Counties. The TVARA leadership for many years has been provided by James Bedsole. Jim coordinated manning the phone lines, taking applications, ordering plants, seeds, and fertilizer, packing seeds, and plants, and distribution to applicants.



Following the death of James, we tried to find a replacement, but were not successful. Therefore, we had to take a hard look at how we could continue with this very worthwhile program. The MSC TVARA Board felt it important that the program continue, and after talking to Community Action and seeing how Huntsville handled a similar program, we determined an approach that will allow us to continue.



Our Chapter will continue to staff the phones, taking applications. The program will provide \$25.00 vouchers for their use in purchasing seeds, plants, and fertilizers at the Colbert and Lauderdale Farmers Cooperative. Franklin County has no Farmers Co-op.

February Valleywide Meeting

Justin Vineyard reported on the retirement system.

- TVARS Funds finished last 2019 with a gain of more than 17%—bringing the total to \$8.3 Billion (86% funded).
- The Cost of Living Allowance (COLA) for this year is 1.54%.
- W2 forms have been sent out. If you have not received yours, contact TVARA or Mellon Bank.
- No TVARAS monthly statements will be sent out (unless there is a change from the previous month).
- Applications are being taken for the seventh TVARAS Board member.

Jerry Landon and Tom Swanson reported on Health Care—see the article on page 8 of this issue for details. “Compensation and Benefits” has now been renamed “Total Awards”.

Penny Walker reported on volunteer work. BVI has taken action on several projects:

- Knoxville Chapter has been allocated \$30,000 for a Veteran’s Memorial to be constructed on Highway 62 near Knoxville.
- Muscle Shoals has been allocated \$10,000 for the Garden Program. Changes to program from last year were discussed.
- TVARA volunteers conducted several plant tours.

The Valleywide Picnic will be held on Friday, September 18, at the Chattanooga Convention Center.

A letter is to be sent to TVARA members who are not currently members of a Chapter. The letter will invite them to join any Chapter they wish. The chosen Chapter would provide support projects within the Chapter in which out-of-area members might like to participate.



PICNIC

MUSCLE SHOALS CHAPTER

The 20th anniversary of 2020 Muscle Shoals TVARA Picnic is scheduled for June 16, 2020, at the Florence Lauderdale Coliseum. Because this is our 20th annual picnic, we will not only offer more door prizes, but also a larger grand prize. The grand prize will be increased to **\$1,000.00**. We will also be offering numerous other door prizes so that your chance of winning will increase significantly. So, “Save-The-Date” of June 16, 2020. We are asking you to make this a special event by, not only attending, but by also inviting your TVA retiree friends to attend. This will not only provide an opportunity for a great meal, but also an opportunity to visit and renew old friendships. In addition, we will have exhibitors present from health care, investment, and banking companies to provide their latest information.

Be mindful that one of the benefits of the picnic is the opportunity to support the TVARA/UNA Scholarship fund. Picnic sponsors made donations to the scholarship fund in order to attend. This year we will award a scholarship to UNA of over \$1,000.00 to each of two recipients who is a relative of a TVA retiree. The larger our attendance at the picnic, the more sponsors are willing to participate. Please make plans to attend because our picnic will not be complete without your attendance.

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Muscle Shoals Chapter TVARA/UNA Endowed Scholarship Your Support Needed!

We have several businesses and charities who are supporting our endowed scholarship by providing financial support through the purchase of ads for our newsletter and booths at our Annual Health Fair/Picnic. We thank them for their generous support and hope that each of our members will look at their advertisements in this and future newsletters and support these businesses and charities as they support us.



As of March 31, of this year, our endowment has reached \$65,454.48. In the three-month period from November 2019 through March 2020 we have had contributions from the following:

John Ingwersen

The endowment for 2019-2020 is supporting two \$1,000 scholarships. These awards for the 2020-2021 academic year will exceed \$1,1000 each for two scholarships. The scholarship award gives preference to relatives of active (paid) Muscle Shoals TVARA members. In addition, your TVARA Board has approved award of \$200 for the winning essay.

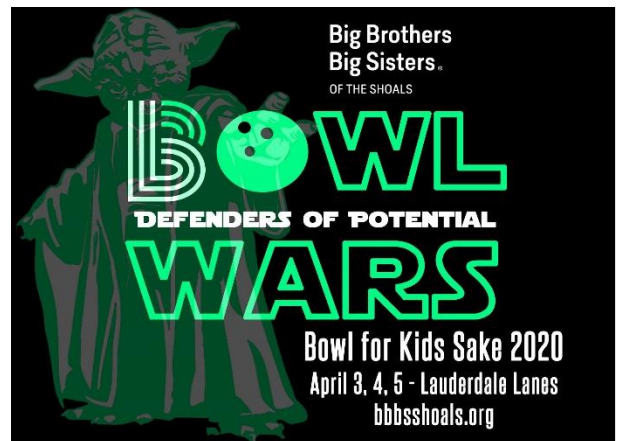
Donations are tax deductible. Make your check payable to Muscle Shoals Chapter TVARA/UNA Endowed Scholarship and mail it to:

UNA Foundation Office (Attn: Endowed Scholarships)
Box 5113, Florence, AL 35632-0001

The Eagles Revisited

By John Blackwell

The eagles have been busy with nest preparation these past couple of months. They have probably laid eggs by this time if they follow the same calendar as in the past. Eggs should be hatched in early March. Steve Letson, Wildlife photographer, has been on the job and has recently captured an eagle fishing on Lake Wilson (see next page). For your information, I have never seen an eagle miss its target. Sure wish I could have that luck. Stay tuned for more pictures once the eggs have hatched.





TVA Benefits Update

By Jerry Landon, TVA Employee Benefits Program Manager for Healthcare Plans

Jerry said he would be sharing some information on what changes TVA retirees made to their medical coverage for 2020, what plans and carriers they are using, what kind of premiums they will be paying, and some challenges that Via Benefits faced this year during the Medicare Open Enrollment Period (OEP).

Specifically, regarding retirees under age 65—just over 3,400 enrolled in one of the TVA BCBS plans. A majority (69%) are in the high-deductible Consumer Directed Health Plan, which is up a bit from last year (66%). Most of the changes came from new retirees. Retirees already enrolled did not make many changes during the OEP.

Relatively few changes in coverage were effected for TVA retirees receiving coverage through Via Benefits. Via reported that most TVA retirees are enrolled in Plan F (59%) or Plan G (26%). About 5% elected Plan N, and 9% enrolled in an Advantage Plan. Enrollment in Plan F was somewhat lower than last year (down 3%), probably reflecting the closure of those plans to new members and some voluntary movement out of Plan F due to premium increases and fears of even greater increases in the future. As in previous years, most changes were to Part D drug plans. This was primarily driven by either retirees' meds changing or changes to the carrier's particular preferred list.

Jerry reported that Via Benefits identified the top medical carriers for our retirees enrolling through them as Cigna, AARP/United Healthcare, Blue Cross Blue Shield of TN, Blue Cross Blue Shield of AL, and Humana. Top Part D carriers are Humana, AARP/United Healthcare, SilverScript, WellCare, and Aetna.

He said that, during this year's Medicare OEP, Via Benefits experienced significantly higher call volume, which translated to longer wait times. Driving the high call volume was some significant Humana/Walmart Part D plan changes, which migrated some into a much higher premium plan. Also, Via made some changes in their website security—how to login—which caused some difficulties during the OEP. As for TVA-specific numbers, Via received 4,259 inbound calls from TVA retirees and dependents. That is an increase of more than 60% over last year. The number



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of members who changed their medical plan was 209; and 1,130 changed their prescription drug plan. The average call was just over 39 minutes.

Jerry said there was also a timing issue which affected service quality. Historically, the week following Thanksgiving and the final week of the OEP are the two busiest weeks of the season. This year, both of these fell within the same week! So, while the average wait time was just under 9 minutes across the entire OEP, wait times averaged more than 30 minutes during the final week. He reminded everyone that during OEP, the lowest volume and shortest waits tend to be later in the day and later in the week.



Jerry reported that, on average, prices were pretty stable, but some plans had significant differences. Plan F premiums increased an average 4.5%, while Plan G premiums decreased an average 8.8%. Medicare Advantage plan premiums decreased almost 15%. Prescription drug (Part D) plan premiums were down an average of almost 9%. Of course, specific plans from specific carriers in specific areas could have a greater increase or decrease.

Jerry was asked whether restrictions applied regarding when one is able to change supplement plans. He explained that retirees have a lot of flexibility in changing Medigap

and drug plans throughout the year—not just during the OEP. However, much less flexibility is available with Advantage Plans. The group agreed that no one should cancel a plan without first being sure that the new coverage would be in place. Jerry agreed to provide some additional details as a follow-up item.

Finally, he said that TVA’s Total Rewards group, and the TVA Retirees Association, have each experienced a leadership change. Tina Wallace is VP, Total Rewards (new name for Compensation and Benefits). Kelly Lawson, Director of Benefits, and her boss, report to Tina, as do the heads of TVA’s compensation and employee health groups. Tina reports to Sue Collins, Sr. VP and Chief Human Resources and Communications Officer. Sue reports to the CEO, Jeff Lyash.

Jerry reported that in December, Tina Shelton and Wilson Taylor met with TVARA’s Vickie Ellis, DeWitt Burlson, and Tom Swanson, and had some open and frank discussions. Some follow-up work is underway. Vickie noted that Tom Swanson will provide more details on this meeting in his subsequent presentation.

On February 10, 2020, Jerry submitted the following “additional details” about making healthcare insurance coverage changes:

1. At any time, Retirees may enroll in a Medicare Supplement (Medigap) plan. The plan will be effective the 1st of the following month. The plans may be subject to underwriting in most states. There are some “always guarantee issue” Medigap plans as well.

2. Those enrolling in a Medicare Advantage Plan or a Prescription Drug Plan; however, generally must do so during the annual Open Enrollment Period. There are no underwriting considerations on either Advantage or Prescription Drug plans at that time.
3. From January 1—March 31, retirees who have just enrolled in the new Medicare Advantage (MA) plan, including Medicare Advantage Drug Prescription plans (MAPD), can make a one-time change to a different MA or MAPD plan. Enrollees will also have the option of dropping their new Medicare Advantage plan and going back to Original Medicare and purchasing a Medicare Supplement (Medigap) with a Prescription Drug plan (PDP). Again, they may be subject to underwriting when trying to enroll in a Medigap plan.
4. One should always ensure that a new plan is in place before canceling one's current plan. If a retiree moves to a new Medicare Advantage plan, any current Advantage plan will automatically be cancelled.

Jerry Landon

Sr. Program Manager, Healthcare Plans
Employee Benefits

Tennessee Valley Authority
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THE SENIOR ALPHABET

All of us should know this alphabet well!

A is for Arthritis.

B is for Bad Back.

C is for Chest pains. Perhaps Cardiac?

D is for Dental Decay and Decline.

E is for Eyesight—can't read the top line.

F is for Fissures and Fluid retention.

G is for Gas (which we'd rather not mention).

H is High blood pressure (we'd rather have low).

I for Incisions with scars we can show.

J is for Joints that now fail to flex.

L for Libido—influenced by biological, psychological, and social factors.

Wait! What about K?

K is for Knees that crack when they're bent.

This brings us to M (Please forgive us, our Memory isn't worth a cent).

N for Neurosis, pinched Nerves and stiff Neck.

O is for Osteo—and all bones that crack.

P for Prescriptions. We all have quite a few. Give us another pill; we will be good as new!

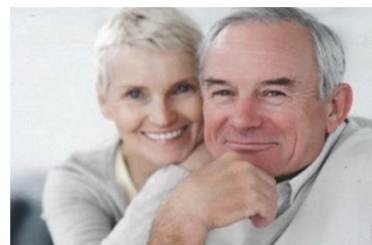
Q is for Queasiness. Fatal or flu?



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R is for Reflux—one meal turns into two.

S Is for Sleepless nights, counting our fears.

T for Tinnitus—we hear bells in our ears.

U is for Urinary; difficulties with flow.

V is for Vertigo, that’s “dizzy” you know.

W is for Worry. Now what’s going ‘round?

X is for X-ray—and what might be found.

Y is for another Year we’ve left behind.

Z is for Zest that we still have our mind.

Thank goodness we have survived all the symptoms our body has deployed and kept plenty doctors gainfully employed!!!

Wishing you a year of Peace, Happiness, Joy, and Good Health in the New Year!!!

Shared by Joan Marsh.

Help! We Need Your Help!

Do you enjoy writing or photography? We're working to make this newsletter the best, and your talents are needed. If you would like to occasionally write an article on your experiences, or on a TVA person who deserves recognition, please let me know, and I will schedule your article for a future newsletter. Do you enjoy photography? We could use a designated photographer to get pictures at our various events. We have been somewhat haphazard at this, and would like to get better. Call John Ingwersen at 256-757-5325 or email him at jlingwersen@gmail.com.



Suggestions?

We want your feedback, comments, and suggestions. Let us know what you would like for TVARA programs, for our newsletter, and/or ways we can improve, in any way, our service to you.